



Order Filed on April 3, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for Secured Creditor
WELLS FARGO BANK, NATIONAL
ASSOCIATION, AS TRUSTEE FOR SECURITIZED
ASSET BACKED RECEIVABLES LLC TRUST
2005-FR4 MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2005-FR4

In Re:

Luis Garro, Rosa B. Ucci-Garo,

Debtors.

Case No.: 17-27560 CMG

Adv. No.:

Hearing Date: 11/1/17 @ 10:00 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: April 3, 2018

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtors: Luis Garro, Rosa B. Ucci-Garo

Case No.: 17-27560 CMG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-FR4, holder of a mortgage on real property located at 325 Thiemarx Terrace, Skillman, NJ, 08558, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Candyce Ilene Smith-Skylar, Esquire, attorney for Debtors, Luis Garro and Rosa B. Ucci-Garo and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor (Claim # 2) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve her right to object to Secured Creditor's proof of claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Luis Garro
Debtor

Case No. 17-27560-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2018.

db +Luis Garro, 325 Thiemarx Terrace, Skillman, NJ 08558-2633

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor Wells Fargo Bank, N.A. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Candyce Ilene Smith-Sklar on behalf of Debtor Luis Garro mail@njpalaw.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jenelle C Arnold on behalf of Creditor Wells Fargo Bank, N.A. bkecfinbox@aldridgepite.com,
jarnold@ecf.inforuptcy.com
Kevin Gordon McDonald on behalf of Creditor Wells Fargo Bank, N.A. kmcdonald@blankrome.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7